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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10649392
	Filing Date		2003-08-26
	First Named Inventor	David Marshall	
	Art Unit	4172	
	Examiner Name	Hao Fu	
	Attorney Docket Number	006878.115301	

U.S.PATENTS

Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
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	2	5903879		1999-05-11	Mitchell	
	3	5918218		1999-06-29	Harris et al.	
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	8	7249037		2007-07-24	Koppes et al.	

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9	6621397		2001-02-01	Jones et al.	
10	10408769		2003-04-07	Analect	
11	10136868		2002-04-30	Eisler	
12	10921731		2004-08-19	Marshall	

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U.S.PATENT APPLICATION PUBLICATIONS

Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	20040210503		2004-10-21	Marshall	
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	4	20020013751		2002-01-31	Facciani et al.	
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6	20010014873		2001-08-16	Henderson et al.	
7	20020143673		2002-10-03	Hitchings et al.	
8	20010042785		2001-11-22	Walker et al.	
9	20040117302		2004-06-17	Weichert et al.	
10	20030182174		2003-09-25	Mahoney et al.	

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FOREIGN PATENT DOCUMENTS

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	1	2003098516	WO		2003-11-27	Marshall		<input type="checkbox"/>
	2	9743893	WO		1997-11-27	Schein et al.		<input type="checkbox"/>

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NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
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1	Saunders Anthony, Credit Risk Measurement, May 1999, John Wiley and Sons, Inc. First Edition, pp 186-204	<input type="checkbox"/>
2	Interpretive Letter #878, Jan.2000 (Comptroller of the Currency, Administrator of National Banks)	<input type="checkbox"/>
3	Shultz, Paul T. Hall, Russel E., "New Developments in Nonqualified Deferred Compensation", Spring 1994, Employees Relations Law Journal. Vol. 19, Iss. 4, page 611	<input type="checkbox"/>

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